

Information to identify the case:

Debtor 1	<u>Lena N Ragin</u>	Social Security number or ITIN	xxx-xx-5954
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-14103-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lena N Ragin

6/8/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lena N Ragin
 Debtor

Case No. 18-14103-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 119

Date Rcvd: Jun 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2018.

db
 517364360 +Lena N Ragin, 83 North 16th Street, East Orange, NJ 07017-5212
 517364371 #+1st National Collection, 610 Waltham Way, McCarran, NV 89434-6695
 517364372 +AOL, Attn:NCO Financial Systems, Pob 15740, Wilmington, DE 19850-5740
 517364361 APEX Asset Mgmt, P.O. Box 5407, Lancaster, PA 17606-5407
 Account Resolution Services, 1643 N.Harrison Parkway Bldg, H Suite 100,
 Fort Lauderdale, FL 33323
 517364362 +All Clear Plumbing, 54 Greylock Avenue, Belleville, NJ 07109-3304
 517364365 +Alliance One, Pob 11641, Tacoma, WA 98411-6641
 517364366 +Alliance One Receivables Mgmt, Pob 11641, Tacoma, WA 98411-6641
 517364367 +AlliedInterstate, Pob 26190, Minneapolis, MN 55426-0190
 517364369 +AlliedInterstate, Pob 361315, Columbus, OH 43236-1315
 517364368 +Alliedinterstate, Pob 4000, Warrenton, VA 20188-4000
 517364373 +Apex Asset Mgmt, 1891 Santa Barbara Dr., Ste#204, Lancaster, PA 17601-4106
 517364380 +BMC Construction ,LLC, 50 South Center Street, #5, Orange, NJ 07050-3530
 517364374 +Bank of Amerca N.A., Attn:KML Law Group,PC, 216 Haddon Avenue Ste#406,
 Westmont, NJ 08108-2812
 517364377 +Bank of America N.A., Attn:KML Law Group, Suite 5000-BNY Independence Center,
 701 Market St., Philadelphia, PA 19106-1538
 517364382 +Cablevision, Attn:Sunrise Credit Service, Pob 9100, Farmingdale, NY 11735-9100
 517364383 +Calvary Portfolio Services, Pob 2788, Tempe, AZ 85280-2788
 517364385 +Carolinas Healthcare System, Attn:PMAB, Pob 12150, Charlotte, NC 28220-2150
 517364384 +Carolinas Healthcare System, Pob 70826, Charlotte, NC 28272-0826
 517364386 +Celentano,Stadtmauer,Walentowicz, Pob 2594, Clifton, NJ 07015-2594
 517364388 +Citizens United Reciprocal Exchange, as subrogee of Josefa Fernandez-Gonzalez,
 Attn:Steven G Kraus Esq., 122 Mount Bethel Rd., Warren, NJ 07059-5129
 517364389 +City of East Orange, Neighborhood Housing&Revitalization, 44 City Hall Plaza,
 East Orange, NJ 07018-4502
 517364391 Clara Maass Med.Ctr., Attn:Senex Service Corp, 333 Founders Rd. 2ndfl,
 Indianapolis, IN 46268
 517364394 +Comcast, Attn:Eastern Account System of Conn., Pob 837, Newtown, CT 06470-0837
 517364392 +Comcast, Attn:Southwest Credit, 4120 International Pk., Ste#1100,
 Carrollton, TX 75007-1958
 517364400 Customer Service Ctr, Pob 6402, Camp Hill, PA 17012
 517364402 +East Orange Water Commission, 99 S.Grove St, East Orange, NJ 07018-4108
 517364403 +Emergency Phy.Assoc.North Jersey, Attn:ARS Account Resolution, 1643 Harrison Pkwy Ste#100,
 Sunrise, FL 33323-2857
 517364404 +Essex County College, Attn:Office of The Bursar, 303 University Avenue,
 Newark, NJ 07102-1798
 517364405 +Essex Gastroenterology Assoc., 5 Franklin Ave Ste#109, Belleville, NJ 07109-3521
 517364406 Evergreen Emergency Solutions, Attn:AmeriFinancial Solutions, Pob 622570,
 Charlotte, NC 28260
 517364407 +Evergreen Emergency Solutions, Attn Phoenix Financial, PO Box 361450,
 Indianapolis, IN 46236-1450
 517364408 +Evergreen Emergency/Phoenix Physicians, 6880 W Snowville Rd, 210,
 Brecksville, OH 44141-3255
 517364409 +FMA Alliance, Pob 2409, Houston, TX 77252-2409
 517364411 +George Brown Assoc., 2200 Crown Point Executive Dr., Charlotte, NC 28227-7754
 517364412 +Gwinnett Emergency Specialist, Pob 120153, Grand Rapids, MI 49528-0103
 517364413 +Gwinnett Hospital System, Pob 1190, Lawrenceville, GA 30046-1190
 517364414 +Gwinnett Hospital System, Inc., Medical Revenue Service, Pob 1940,
 Melbourne, FL 32902-1940
 517364415 +Hackensack UMC, Attn:Medical Revenue Services, Pob 1149, Sebring, FL 33871-1149
 517364416 +HertzRentafine.Com, Pob 13270 H-5, Scottsdale, AZ 85267-3270
 517364419 +Imaging Subspecialists of North Jersey, Attn:Schlee&Stillman LLC, 50 Tower Office Park,
 Woburn, MA 01801-2113
 517364420 +Josefa Fernandez, Attn:Raffi T Khorozian ,PC, 1073 Palisade Avenue,
 Fort Lee, NJ 07024-6329
 517364421 +Kearny Emergency Med.Services, Pob 419, Kearny, NJ 07032-0419
 517364422 +Kenneth Treadwell Jr.MD, 1387 Clinton Avenue, Irvington, NJ 07111-1442
 517364424 +Lafayette Medical Center, 390 New York Avenue, Newark, NJ 07105-3125
 517364426 Lucille Roberts Health Club, Attn:SKO Brenner, CS 9320, Baldwin, NY 11510
 517364429 +Mountainside Hospital, Patient Billing, 1 Bay Avenue, Glen Ridge, NJ 07028-1505
 517364427 +Mountainside Hospital, PO Box 864, Mahwah, NJ 07430-0864
 517364430 +Mountainside Hospital, Attn:Medical Revenue Service, Pob 1149, Sebring, FL 33871-1149
 517364428 +Mountainside Hospital, Attn Certified Credit and Collection, PO Box 336,
 Raritan, NJ 08869-0336
 517364431 +N.Y. Dept of Finance, Attn:Universal Fidelity LP, Pob 3615 Church St Station,
 New York, NY 10008-3615
 517364434 +NBIMC, Pob 8000 Dept.580, Buffalo, NY 14267-0002
 517364433 +NBIMC, Attn:Apex Asset Mgmt LLC, 1891 Santa Barbara Dr., Lancaster, PA 17601-4106
 517364435 +NCC, 120 N.Keyser Ave, Scranton, PA 18504-9701
 517364445 +NJ Motor Vehicle Commission, 225 East State Street, Trenton, NJ 08666-0001
 517364436 New York City Dept of Finance, Parking Violations, Pob 3600, New York, NY 10000
 517364437 +New York City Dept of Finance, Attn:Penn Credit Corp, Pob 988, Harrisburg, PA 17108-0988

District/off: 0312-2

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517364439 Newark Beth Israel, Attn:Senex Services, 3333 Founders Road, 2nd Floor,
Indianapolis, IN 46268-4933
517364438 Newark Beth Israel, PO Box 18228, Newark, NJ 07191-8228
517364441 +Newark Beth Israel Med Ctr, Attn:Schachter Portnoy, 3490 US Rt 1,
Princeton, NJ 08540-5920
517364442 +Newark Beth Israel Med Ctr., Attn:BCA Finacial Services, 18001 Old Cutler Rd Ste#462,
Miami, FL 33157-6437
517364446 +O,The Oprah Magazine, Pob 6093, Harlan, IA 51593-1593
517364447 +Optimum Outcomes, Pob 58015, Raleigh, NC 27658-8015
517364448 Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
517364449 +Overlook Medical Center, Attn:Accurate Collection Services, 17 Prospect Street,
Morristown, NJ 07960-6862
517364456 #+PSE&G, Attn:1st National Collection Bur., 610 Waltham Way, Sparks, NV 89434-6695
517364450 +Pedro M. Santiak, Attn:David T.Ercolano Esq, Fusco&Macaluso Partners,LLC,
150 Passaic Avenue, Passaic, NJ 07055-4702
517364451 +Penn Credit Corp., Pob 988, Harrisburg, PA 17108-0988
517364452 Planet Fitness, 60 Sussex Avenue, East Orange, NJ 07018
517364453 +Plate Pass LLC, Pob 13270, Scottsdale, AZ 85267-3270
517364454 +Plymouth Rock Assurance, Attn:Credit and Collection Service, 725 Canton Street,
Norwood, MA 02062-2679
517364455 +Progressive Garden State Insurance Co., Attn:CCS, Pob 607, Norwood, MA 02062-0607
517364458 +Quick Payday, Attn:Dynamic Recovery Solutions, Pob 25759, Greenville, SC 29616-0759
517364459 +Remex,Inc, 307 Wall St, Princeton, NJ 08540-1515
517364461 +Rise Academy, Attn:Business Office, 21 Ashland St, Newark, NJ 07103-1907
517364463 S.Mountain Imaging Ctr, Attn:M.Harrison Esq, 3155 Rt 10 East Ste214, Denville, NJ 07834
517364464 ++SENEX SERVICES CORP, 3333 FOUNDERS ROAD, 2ND FLOOR, INDIANAPOLIS IN 46268-4932
(address filed with court: Senex Services Corp, 3333 Founders Road, 2nd Floor,
Indianapolis, IN 46268)
517364467 +Sprint, Attn:Enhanced Recovery Center, Pob 57547, Jacksonville, FL 32241-7547
517364468 +St.Benedict's Preparatory School, Attn:Business Office, 520 Dr.Martin Luther King Jr. Blvd,
Newark, NJ 07102-1314
517364469 +Summit Medical Group, Attn:Business Office, 150 Floral Ave.,
New Providence, NJ 07974-1557
517364470 +The Dental Spa of the Oranges, 15 Freeman Ave, East Orange, NJ 07018-3429
517364471 +U.S. Dept. of Housing and Urban, Development (HUD), 451 7th Street S.W.,
Washington, DC 20410-0001
517364472 +UMDNJ, PO Box 3009, Newark, NJ 07103-0009
517364474 +UMDNJ, Attn:Transworld Systems, 2 Huntington Quadrangle, Ste#3NQ2,
Melville, NY 11747-4503
517364473 +UMDNJ, Attn:Clients Services, 3451 Harry S Truman, Saint Charles, MO 63301-4047
517364477 +US District Court, Central Violations Bureau, Pob 780549, San Antonio, TX 78278-0549
517364479 +USPS/DMS, Attn:CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
517364478 USPS/DMS, Pob 979101, St.Louis, MO 63196
517364476 +United States Attorney General, Attorney General U.S. Dept.of Justice, Ben Franklin Station,
Pobox 683, Washington, DC 20044-0683
517364481 +Verizon, Attn:Palisades Collection LLC, Pob 1244, Englewood Cliffs, NJ 07632-0244
517364484 +Wells Spring Counseling Ctr LLC, 22-08 Rt 208, Ste#16, Fair Lawn, NJ 07410-2609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 08 2018 23:29:13 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 08 2018 23:29:10 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517364370 +EDI: RMCB.COM Jun 09 2018 03:08:00 American Medical Collecton Agcy,
4 Westchester Plaza Ste# 110, Elmsford, NY 10523-1615
517364375 EDI: BANKAMER.COM Jun 09 2018 03:08:00 Bank of America, Pob 15019, Wilmington, DE 19886
517364376 +E-mail/Text: egssupportservices@alorica.com Jun 08 2018 23:29:26 Bank of America,
Attn:NCO Financial System,Inc, 507 Prudential Rd., Horsham, PA 19044-2308
517364378 +E-mail/Text: ebn@barnabashealth.org Jun 08 2018 23:29:42 Barnabas Health, Pob 903,
Oceanport, NJ 07757-0903
517364381 +E-mail/Text: bcwrtoff@cablevision.com Jun 08 2018 23:30:14 Cablevision, Bankruptcy Dept.,
200 Jericho Quandrangle, Jericho, NY 11753-2701
517364387 +E-mail/Text: bankruptcy@certifiedcollection.com Jun 08 2018 23:29:04
Certified Credit&Collections Bur., Pob 1750, Whitehouse Station, NJ 08889-1750
517364393 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jun 08 2018 23:29:51 Comcast,
One Comcast Center, Philadelphia, PA 19103-2899
517364396 +EDI: CONVERGENT.COM Jun 09 2018 03:08:00 Convergent Outsourcing, 800 SW 39th Street,
Renton, WA 98057-4975
517364395 +EDI: CONVERGENT.COM Jun 09 2018 03:08:00 Convergent Outsourcing, 10750 Hammerly Blvd,
Ste 200, Houston, TX 77043-2317
517364397 +EDI: CCS.COM Jun 09 2018 03:08:00 Credit Collection, Pob 607, Norwood, MA 02062-0607
517364399 +EDI: CCS.COM Jun 09 2018 03:08:00 Credit Collection Services, Two Wells Avenue,
Newton, MA 02459-3246
517364401 +EDI: DCI.COM Jun 09 2018 03:08:00 Diversified Consultants, Pob 551268,
Jacksonville, FL 32255-1268
517364410 +EDI: CCS.COM Jun 09 2018 03:08:00 GEICO Indemnity Co., Attn:Credit Collection Services,
Pob 607, Norwood, MA 02062-0607
517364417 E-mail/Text: bankruptcy@hsn.net Jun 08 2018 23:29:49 HSN, PO Box 9090,
Clearwater, FL 33758-9090

District/off: 0312-2

User: admin
Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517364418 +EDI: IIC9.COM Jun 09 2018 03:08:00 IC Systems, Pob 64378, Saint Paul, MN 55164-0378
517364443 +E-mail/Text: Jerry.Bogar@conduent.com Jun 08 2018 23:30:31 NJ E-Z Pass,
Violations Processing Center, Pob 4971, Trenton, NJ 08650-4971
517364432 +EDI: NAVIENTFKASMSERV.COM Jun 09 2018 03:08:00 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500
517364440 +E-mail/Text: ebn@barnabashealth.org Jun 08 2018 23:29:42 Newark Beth Israel, PO Box 903,
Oceanport, NJ 07757-0903
517364457 +E-mail/Text: bankruptcy@pseg.com Jun 08 2018 23:28:24 PSE&GCo, Pob 490,
Cranford, NJ 07016-0490
517364462 +EDI: RMCB.COM Jun 09 2018 03:08:00 RMCB, 4 Westchester Plaza, Ste 110,
Elmsford, NY 10523-3835
517364460 +EDI: RESURGENT.COM Jun 09 2018 03:08:00 Resurgent Capital Services, 15 S.Main St Ste#600,
Greenville, SC 29601-2768
517364466 EDI: NEXTEL.COM Jun 09 2018 03:08:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191
517364475 +E-mail/Text: usan.j.njbankr@usdoj.gov Jun 08 2018 23:29:13 United States Attorney,
Peter Rodino Federal Building, 970 Broad Street Suite 700, Newark, NJ 07102-2527
517364480 +EDI: VERIZONCOMB.COM Jun 09 2018 03:08:00 Verizon, 500 Technology Drive, Suite 300,
Weldon Spring, MO 63304-2225
517364482 EDI: WFFC.COM Jun 09 2018 03:08:00 Wells Fargo, PO Box 5058, Portland, OR 97208-5058
517364483 +EDI: CCS.COM Jun 09 2018 03:08:00 Wells Fargo Bank, Attn:Credit Collection Services,
Two Wells Avenue, Newton, MA 02459-3225

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517364398* +Credit Collection, Pob 607, Norwood, MA 02062-0607
517364444* +NJ E-Z Pass, Violations Processing Center, Pob 4971, Trenton, NJ 08650-4971
517364363 ###Alliance Asset Mgmt, 330 Georgetown Sq., Ste#104, Wood Dale, IL 60191-1890
517364364 ###Alliance One, PO Box 2449, 6565 Kimball Drive, Gig Harbor, WA 98335-1200
517364379 ###Blue Marsh Recovery, 2909 Windmill Rd Ste#8, Sinking Spring, PA 19608-1681
517364390 ###City of Yonkers, Parking Violations, 87 Nepperhan Ave 2ndfl, Yonkers, NY 10701-3818
517364423 ###Keystone Financial Services, Pob 730, Allenwood, NJ 08720-0730
517364425 ###Lighthouse Recovery Assoc, 4380 South Syracuse Street 200, Denver, CO 80237-2624
517364465 ###Slater,Tenaglia,Fritz&Hunter PA, 301 Third Street, Ocean City, NJ 08226-4007

TOTALS: 0, * 2, ## 7

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2018 at the address(es) listed below:

Carleton A. Lewis on behalf of Debtor Lena N Ragin clewis@lsnj.org, shenderson@lsnj.org
Denise E. Carlon on behalf of Creditor Bank Of America, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor Bank Of America, N.A. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5